

## APPENDIX A. Compendium of Insurer Responses to Climate Change

The number of activities are indicated in each cell	Country	Understanding the Climate Change Problem*	Promoting Loss Prevention	Aligning Terms & Conditions with Risk-reducing Behavior	Innovative Insurance Products	Carbon risk-management & offsets	Financing Customer Improvements	Investment in Climate Change Solutions	Building Awareness and Participating in Public Policy*	Leading by Example*	Carbon Risk Disclosure**
<b>INSURANCE &amp; REINSURANCE COMPANIES</b>											
AAA Chicago Motor Club	US		1	1							
ACE	UK								1		1
Achmea	NL								1		
Admiral Group	UK										1
Aegon	NL									1	2
Aetna	US									1	1
Aioi Insurance	JP			1					1		
Alcyone Finance	FR								1		
Alecta	SE								1		
Allstate	US		3							1	3
Allianz	DE	1	1		3	2		2	1	1	3
AGF	FR		1	1	1	1		1	1	1	1
Firemans Fund Insurance Company	US		1		5					1	
KPMG	DE										1
American International Group (AIG)	US	1	1		3	1		1	1	1	2
Hartford Steam Boiler	US				1	1				1	
Lexington Insurance	US			1							
American Modern Insurance Group	US									1	
American National Property and Casualty Company	US		1								
Amlin	UK								1		
AMP Limited	AU										1
Aon Risk Services	US	1			1	1				1	1
Aryeh	IS			1							
Aspen Insurance	US										1
Aviva	UK		1	1				1	1	1	1
AXA	FR		1	1	2	1			1	1	2
Bangkok Insurance Public Company Ltd	TH								1		
Bankers Insurance Group	US									1	
Berkshire Hathaway Life Insurance Company & GEICO	US								1		1
Blue Cross & Blue Shield Mutual of Ohio	US									1	
Boiler Inspection & Insurance Company	CA				1						
Cathay Financial Holding	TW										1
CarbonRE AG	CH					1			1		
CGNU	UK	1				1				1	
Chaucer Insurance	UK								1		
China Life Insurance	CN										1
Chubb	US		1		1	1					2
CIGNA	US										1
Cincinnati Financial Corporation	US										2
CNP Assurances	FR										1
Connecticut Mutual Life Insurance Home Office	US									1	
Continental Insurance	US									1	
Cooperative Insurance	UK				1				1		
Co-operators Group Limited	CA								1		
Covea	FR					1					
Delta Lloyd Verzekeringsgroup NV	FR									1	
Developers Professional Insurance Company (DPIC)	US				1						
Dexia Insurance	BE							1	1		
Employers Re	US	1									
Environmental Insurance Agency	US				1						

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Esurance	US								1	1	
Euler Hermes	NL										1
Eureko Re	NL				1						
First Treasury	CA				1						
FM Global	US	1	1							1	
Folksam	SE								1	1	
Fortis	BE				1		3				1
FP Marine	HK									1	
Friends Provident	UK								1	1	1
GMAC	US			1							
Garant Insurance	AU					1					
Gerling	UK				1			1			
GREEN	UK				1						
Groupma Insurances	UK				1						
Groupama Asset Management	FR								1		
Hanover	US				1						
Hannover Ruckversicherung AG	DE										1
Harleysville Mutual Insurance Company	US									1	
Hartford Financial Group	US									1	2
HBOS	UK								1		1
Helvetia Patria Versicherungen	CH								1		
Hiscox	UK								1		1
Hollard	SA			1							
HSBC	UK		1						1	1	1
Hyundai Marine and Fire Insurance Co.Ltd.	KR								1		
Independent Insurance	UK									1	1
ING Group	NL						3	1	1	1	
Insurance Australia Group	AU	1	1			1			1	1	1
Intramerica Hellenic Life Insurance Company	GR								1		
ITT Hartford Group, Incorporated	US									1	
Johnson & Higgins	US									1	
KBC Bankassurance	BE							1		1	1
KPA AB	SE								1		
Legal & General Group	UK				1				1	1	1
Lloyds of London	UK	1	1		3	1		1	1		1
Beazley	UK								1		
Diagonal Underwriting	UK								1		
Hardy Underwriting	UK								1		
Kiln	UK								1		
Lloyd's TSB	UK				1					1	1
Manulife Financial	CA								1		1
MAPFRE	ES			1					1		
Marketform	UK								1	1	
MBIA	US										1
Medibank Private Ltd.	AU								1		
MetLife	US		1								1
Millea Group	JP										
Tokio Marine & Nichido	JP	1	1		2			1	1	1	2
Milwaukee Insurance	US									1	
Minnesota Mutual Life Insurance Company	US									1	
Mississippi Windstorm Underwriting Association	US		1								
Mitsui Sumitomo	JP		1		1	1	1	2	1	1	1



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Victoria/Ergo	DE					1		1			
Westbend Mutual	US									1	
WGV	DE			1							
XL Insurance	UK								1		1
Zurich American Insurance Group / Steadfast	US				1						
Zurich Financial	CH				1				1		2
Farmers Insurance	US				1						
<b>INSURANCE BROKERS</b>											
Aon	US	1				1					
Benfield	UK								1		
Clair Odell Group	US				1						
Garnet Captive Insurance Services	US			1							
Marsh	US	1	1						1	1	1
Guy Carpenter and Company (subsidiary of Marsh)	US		1							1	
Morris & Mackenzie	CA				1						
NRG Savings Assurance	US				1						
Rutherford	US									1	
Willis Corroon/Willis Canada; Willis Group Holdings London	US/CA	1			2						
<b>INSURANCE ORGANIZATIONS</b>											
Advocates for Highway and Auto Safety	US		1						1		
Alliance of American Insurers	US		1								
American Insurance Association (AIA)	US	1	1								
Association of British Insurers	UK	1	1						1		
British Insurance Brokers Association (BIBA)	UK								1		
CEA: The European Insurance and Reinsurance Federation	33 co's	1									
General Insurance Association of Japan	JP		1						1		
Institute for Business and Home Safety (IBHS)	US		1						1		
Institute for Catastrophic Loss Reduction	CA	1	1						1		
Insurance Information Institute	US	1	1								
Insurance Institute for Highway Safety (IIHS)	US		1						1		
Insurance Services Organization	US		1								
International Association of Insurance Supervisors	Int'l			1							
Lockton Risk Services	US				1						
National Association of Independent Insurers	US		1								
National Association of Insurance Commissioners (NAIC)	US		1						1		
National Association of Mutual Insurance Companies (NAMIC)	US		1						1		
United Nations Environment Programme Financial Services Initiative	Int'l	1	1								
<b>OTHER ORGANIZATIONS***</b>											
Boston Edison Company	US		1								
Building Air Quality Alliance (BAQA)	US				1						
Building Code Assistance Project (BCAP)	US								1		
Ceres	US		1						1		
Conservation Law Foundation	US			1					1		
The Climate Group	UK		1						1		
Environmental Defense	US				1				1		
Federal Highway Administration (FHA)	US		1								
Institute for Business and Home Safety	US		1						1		

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International Energy Agency	Int'l		1						1		
Iowa Department of Natural Resources	US		1						1		
Millennium Promise	US				1						
Natural Resources Defense Council	US	1	1						1		
Pacific Gas & Electric Company	US								1		
RESNET	US				1						
Rockefeller Family Fund	US		1						1		
Roofing Industry Committee on Wind Issues (RICOWI).	US		1								
U.S. Department of Energy	US	1	1						1		
U.S. Department of Transportation	US								1		
U.S. Environmental Protection Agency	US	1	1						1		
Waterhealth International	US		1								
World Wildlife Fund	US	1	1						1		

Notes: Table summarizes examples enumerated in the text, based on interviews, company publications, or third-party reports. Not all activities underway have necessarily been captured.

Mergers and acquisitions are indicated where the information is available. Not all companies or activities may be active as of the date of this publication.

\* For these three columns, a maximum of 1 is tallied, as there is too much subjectivity in assigning weights to each individual activity.

\*\* Multiple-year responses to a given disclosure initiative (e.g. Carbon Disclosure Project) are counted once.

\*\*\* Activities attributed to "Other Organizations" are only those conducted in collaboration with the preceding insurer groups.